



Crawley Warren Insurance Services, Inc.

Looking for a First Class Surplus Lines Homeowners market for your High Net Worth clients? Well, look no further!

The Crawley Warren Insurance Services (CWIS) High Value Homeowners (HVH) program automatically includes coverages that are comparable to Chubb Masterpiece and Firemen's Fund Prestige Homeowners policies.

In addition to a competitive product, we differentiate ourselves from the others by offering **REAL** customization for your High Net Worth clients.

The premium for **each** Coverage under Section I Property is determined separately according to limits desired by your client.

- No more loading the standard % of coverage into the Coverage A premium and charging the Insureds whether or not they have the high limits of exposures for which they are being charged.
- No more trying to explain to your VIP client that the coverage is included in the premium, giving the illusion that it is somehow "free" with the Homeowners coverage.
- You work with your VIP client to determine what limits of coverage they actually **need** to protect their property exposures, and they only pay for that coverage. Your VIP client will appreciate this detailed coverage needs analysis that many other agents simply do not provide to their clients.

Policy Forms

- We use only the most current, approved ISO Homeowners 2000 Forms on our contracts.
- All Non-ISO endorsements have the same format, font, look and feel as the ISO forms.
- Your CWIS presentation to your VIP clients looks professional and not "cut & paste".

Generous Credits

We offer many of the premium credits usually offered by major preferred markets such as:

- Alarm Credits (Central Station, Local alarm and CCTV)
- Explosive Gas Leak Detectors and Automatic Gas Shut-off Valves
- Sprinklers and Sprinkler System Water Flow Alarms
- Temperature Monitoring Systems
- Permanently installed back-up generators
- Lightning Protection Systems
- Water Leak Detection and Control Systems
- New Home Credits
- Three year Claim-Free Credit (New business with CLUE report)
- Masonry construction

Exceptional Service

We take pride in consistently providing same-day or 24-hour quotes. We understand that your need to provide a client with a fast, accurate quote makes the difference between making the sale and losing the account.

Financial Stability

CWIS writes the HVH program under binding authorities issued at Lloyd's of London, rated "A" Excellent by A.M. Best.

OTHER PERSONAL LINES PRODUCTS

In addition to our High Valued Homeowners program, we offer several other Personal Lines products to round out your Surplus Lines product capability.

Conventional Homeowners

We write our conventional Homeowners product using only the most current ISO Homeowners 2000 forms and endorsements.

In addition to the standard coverages, we automatically include the following coverages at ***no additional premium***:

- Loss Assessment Coverage is increased from \$1,000 to \$5,000
- Fire Department Service Charge Coverage is increased from \$500 to \$1,000
- Lock Replacement Coverage

We also use restrictive endorsements that allow us to "customize" an otherwise ineligible risk by excluding certain exposures instead of rejecting or non-renewing the risks.

Dwelling

We write COC policies for 3, 6 and 12 month terms. We can do the same for eligible vacant dwellings.

We will schedule multiple locations on a single policy, saving time and the confusion of multiple policies with different expiration dates. This process eliminates the need to request cancellation when a property is sold or a new application when your client acquires a new property.

Comprehensive Personal Liability and Personal Umbrellas

We write these risks on a stand alone basis. We also have the capability to write up to \$10,000,000 Primary Umbrella and \$10,000,000 Excess Umbrella over \$1,000,000 Primary Umbrella limits.

Stand Alone Fine Arts And Jewelry Policies

We can offer 24-hour turnaround time for quotes on Fine Arts and Jewelry Schedules up to \$5,000,000. We have access to capacity up to \$150,000,000.

For more information contact:

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